

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

ANGEL YAMIL PUIG CABALLERO

DEBTOR

CASE NO. 15-07509/BKT

CHAPTER 13

DEBTOR'S NOTICE OF FILING OF  
AMENDED SCHEDULE "J"

TO THE HONORABLE COURT:

NOW COMES, ANGEL YAMIL PUIG CABALLERO, debtor in the above captioned case, through the undersigned attorney, and very respectfully states and prays as follows:

1. Debtor is hereby submitting ***Amended Schedule "J"***, dated October 31, 2015, herewith and attached to this motion.

2. These amendment to Schedule "J" is filed to include debtor's dependents.

NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)

Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

Page -2-  
Notice of Amended Schedules "J"  
Case no. 15-07509/BKT13

### **CERTIFICATE OF SERVICE**

I **CERTIFY**, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, the US Trustee's Office, and all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the debtor and to all creditors and interested parties appearing in the master address list, hereby attached.

**RESPECTFULLY SUBMITTED.** In San Juan, Puerto Rico, this 31<sup>st</sup> day of October, 2015.

/s/ Roberto Figueroa Carrasquillo  
ROBERTO FIGUEROA CARRASQUILLO  
USDC #203614  
ATTORNEY FOR PETITIONER  
PO BOX 186  
CAGUAS PR 00726  
TEL 787-744-7699/FAX 787-746-5294  
Email: [rfigueroa@rfclawpr.com](mailto:rfigueroa@rfclawpr.com)

Check if this is:

- MM / DD / YYYY

- 12/13

**1. Is this a joint case?**

- 2. Do you have dependents?**

- Dependent's relationship to Debtor 1 or Debtor 2**

Dependent's  
age

Does dependent live with you?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

**Son**

**9**

**Daughter**

11

- ☐ No  
☒ Yes
- ☐ No  
☒ Yes
- ☐ No  
☐ Yes
- ☐ No  
☐ Yes
- ☐ No  
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

**Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.**

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 61.)

<b>Your expenses</b>
----------------------

4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

4      \$ 758.00

**If not included in line 4:**

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ 0.00

4b. \$ 0.00

4c. \$ **20.00**

4d. \$ 0.00

Debtor 1

**ANGEL YAMIL PUIG CABALLERO**  
First Name Middle Name Last Name

Case number (if known) **3:15-bk-7509**

**Your expenses**

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

6. Utilities:

6a. Electricity, heat, natural gas

6a. \$ 190.00

6b. Water, sewer, garbage collection

6b. \$ 165.00

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ 50.00

6d. Other. Specify: Gas

6d. \$ 20.00

7. Food and housekeeping supplies

7. \$ 376.64

8. Childcare and children's education costs

8. \$ 45.00

9. Clothing, laundry, and dry cleaning

9. \$ 80.00

10. Personal care products and services

10. \$ 60.00

11. Medical and dental expenses

11. \$ 25.00

12. Transportation. Include gas, maintenance, bus or train fare.  
Do not include car payments.

12. \$ 320.00

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 80.00

14. Charitable contributions and religious donations

14. \$ 0.00

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ 0.00

15b. Health insurance

15b. \$ 0.00

15c. Vehicle insurance

15c. \$ 0.00

15d. Other insurance. Specify: \_\_\_\_\_

15d. \$ 0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  
Specify: \_\_\_\_\_

16. \$ 0.00

17. Installment or lease payments:

17a. Car payments for Vehicle 1

17a. \$ 0.00

17b. Car payments for Vehicle 2

17b. \$ 0.00

17c. Other. Specify: \_\_\_\_\_

17c. \$ 0.00

17d. Other. Specify: \_\_\_\_\_

17d. \$ 0.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 6I).

18. \$ 0.00

19. Other payments you make to support others who do not live with you.

\$ 0.00

Specify: \_\_\_\_\_

19.

20. Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.

20a. Mortgages on other property

20a. \$ 0.00

20b. Real estate taxes

20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance

20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses

20d. \$ 0.00

20e. Homeowner's association or condominium dues

20e. \$ 0.00

Debtor 1

**ANGEL YAMIL PUIG CABALLERO**

First Name Middle Name Last Name

Case number (if known) **3:15-bk-7509**

21. Other. Specify: See Schedule Attached

21. +\$ 165.00

22. Your monthly expenses. Add lines 4 through 21.  
The result is your monthly expenses.

22. \$ 2,354.64

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 2,504.64

23b. Copy your monthly expenses from line 22 above.

23b. - \$ 2,354.64

23c. Subtract your monthly expenses from your monthly income.  
The result is your monthly net income.

23c. \$ 150.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

IN RE PUIG CABALLERO, ANGEL YAMIL

Case No. 3:15-bk-7509

Debtor(s)

**AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Continuation Sheet - Page 1 of 1

---

Other Expenses (DEBTOR)	
Cleaning Products	30.00
Barber/Beauty (Debtor & Sons)	40.00
Lunch At Work	80.00
Pets	15.00

B6 Declaration (Official Form 6 - Declaration) (12/07)

IN RE PUIG CABALLERO, ANGEL YAMIL

Case No. 3:15-bk-7509

Debtor(s)

(If known)

**AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 4 sheets, and that they are true and correct to the best of my knowledge, information, and belief. *Sch "J"*

Date: October 31, 2015

Signature: *Angel Yamil Puig*  
**ANGEL YAMIL PUIG CABALLERO**

Debtor

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

Label Matrix for local noticing  
0104-3  
Case 15-07509-BKT13  
District of Puerto Rico  
Old San Juan  
Sat Oct 31 12:11:13 AST 2015

COOP A/C ORIENTAL  
PO BOX 876  
HUMACAO, PR 00792-0876

US Bankruptcy Court District of P.R.  
Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

DTOP  
PO Box 41269 MINILLAS STATION  
SAN JUAN, PR 00940-1269

Dept Of Education/neln  
3015 Parker Rd  
Aurora, CO 80014-2904

First Bank Of Puerto Rico  
PO Box 9146  
San Juan, PR 00908-0146

Island finance  
Pob 71504  
San Juan, PR 00936-8604

SANTANDER FINANCIAL D/B/A ISLAND FINANCE  
PO BOX 195369  
SAN JUAN PR 00919-5369

Synco/walmart  
PO Box 965024  
Orlando, FL 32896-5024

Thd/cbna  
Po Box 6497  
Sioux Falls, SD 57117-6497

U.S. Department of Education  
C/O Nelnet  
3015 South Parker Road, Suite 400  
Aurora, CO 80014-2904

ALEJANDRO OLIVERAS RIVERA  
ALEJANDRO OLIVERAS CHAPTER 13 TRUS  
PO BOX 9024062  
SAN JUAN, PR 00902-4062

ANGEL YAMIL PUIG CABALLERO  
URB SANTA ROSA  
H 8 SARA STREET  
CAGUAS, PR 00725-5100

MONSITA LECAROS ARRIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

ROBERTO FIGUEROA CARRASQUILLO  
PO BOX 186  
CAGUAS, PR 00726-0186

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d) COOP A/C ORIENTAL  
PO BOX 876  
HUMACAO, PR 00792-0876

End of Label Matrix  
Mailable recipients 14  
Bypassed recipients 1  
Total 15